

TRUST ACCOUNTS RENEWAL MANDATE FORM

For CAPB completion only

Master Account number

To be completed by the Account Holder

Existing Account number

Please ensure you visit **caterallen.co.uk** to download the FSCS Information Sheet and Exclusions List before completing this renewal mandate. You will be asked to acknowledge receipt of the Information Sheet in the Acceptance section of this renewal mandate.

Please complete this form in BLOCK CAPITALS and black ink and return it to: **Cater Allen Private Bank, 9 Nelson Street, Bradford, BD1 5AN** in the pre-paid envelope provided. If you need any help to complete this form please call us on **0800 092 3300**.

Important information regarding this mandate form

Applicant(s) to read

In order to ensure that the Bank's information is always up to date, and to comply with Anti-Money Laundering Regulations, we are required to identify and verify all applicants for accounts, as well as certain other parties to the relationship. In relation to trusts this includes the trustee(s), the settlor(s), any individual who has control over the trust and all named beneficiaries, inclusive of a Discretionary Trust. These are designed to ensure that we have a full understanding of the control of the trust, the nature of its activities and the purpose for which the bank account is required.

On an ongoing basis if there is a material change to the trust or its activities it is important that the Bank is kept informed.

Please refer to our 'Customer identification requirements' leaflet which can be found here **caterallen.co.uk/support/download-literature-stationery-requests/**

You will find all the details on here for any relevant identification/documentation that you will need to provide to us, if any of these documents are not provided it will delay the progress of your application.

If this renewal mandate does not provide you with enough space for everyone's personal details, please print this section of the form and complete for each additional person then attach all relevant pages to this renewal mandate.

This Renewal Mandate will supersede any previous Mandates held in relation to this Account and will only come into force once we have confirmed to you that this Mandate has been accepted.

Please note: Everyone who wishes to remain a party to this Account (e.g. Trustees, Settlers, Beneficial Owners & Authorised Signatories) as well as all those who are new to the Account will need to complete this form.

1 Tell us your Trust details

Applicant(s) to complete

Existing Account name

Contact name

Name of Trust

Nature/purpose of Trust

(please tell us the main activities that the Trust is involved in)

Registered address of Trust. For registered and correspondence addresses only UK and BFPO addresses are acceptable. **C/O and PO Box addresses are not acceptable.**

Address for correspondence. For registered and correspondence addresses only UK and BFPO addresses are acceptable. **C/O and PO Box addresses are not acceptable.**

Postcode

Country

Telephone

Mobile

Email

We wish to add (how many?)

Trustees

☐

Authorised Signatories

☐

We wish to remove (how many?)

Trustees

☐

Authorised Signatories

☐

Name(s) to be added/removed (please delete as appropriate)

End date of related party

Name(s) to be added/removed (please delete as appropriate)

End date of related party

If you are adding Trustees are any of them Corporate Trustees?

Yes

☐

No

☐

If 'Yes' please supply the following details:

Trading name of Corporate Trustee

Contact name

Postcode	Country

Registered office address. This information must match Companies House Records. For registered and correspondence addresses only UK and BFPO addresses are acceptable. **C/O and PO Box addresses are not acceptable.**

Postcode	Country

Email

--

Through which activities were the funds obtained to open the account (please tick all that apply). Please also indicate the value and country the funds originated from.

Personal:

Income from employment ☐ £
Country

Retirement Income ☐ £
Country

Property Related Income ☐ £
Country

Inheritance Related Income ☐ £
Country

Income from Stocks, Shares, Bonds, Debentures or Managed Investments ☐ £
Country

Income from legal settlement ☐ £
Country

Income from divestment/divestiture of assets ☐ £
Country

Income from ownership/sale of virtual currencies ☐ £
Country

Income from gifts (more than £10,000) ☐ £
Country

Income received from another person/entity ☐ £
Country

Income from savings ☐ £
Country

Other: please specify ☐

Country

Business:

Accumulated Profit ☐ £
Country

Intra-group financing (including intra-group loans) ☐ £
Country

Loans (third party) ☐ £
Country

Property/Fixed Assets (e.g. rental income) ☐ £
Country

Income from divestment/divestiture of assets ☐ £
Country

Income/assets generating funds ☐ £
Country

Other: please specify ☐

Country

Ongoing credits to the account

How much will you be depositing per year?

£

Tell us what sources the credits will come from (select all that apply). Please also indicate the value and country the funds originated from.**Personal:**Property Related Income ☐ £

Country

Inheritance Related Income ☐ £

Country

Income from Stocks, Shares, Bonds, Debentures or Managed Investments ☐ £

Country

Income from legal settlement ☐ £

Country

Income from divestment/divestiture of assets ☐ £

Country

Income from ownership/sale of virtual currencies ☐ £

Country

Income from gifts (more than £10,000) ☐ £

Country

Income received from another person/entity ☐ £

Country

Income from savings ☐ £

Country

Other: please specify ☐

£

Country

Business:Accumulated Profit ☐ £

Country

Intra-group financing (including intra-group loans) ☐ £

Country

Loans (third party) ☐ £

Country

Property/Fixed Assets (e.g. rental income) ☐ £

Country

Income from divestment/divestiture of assets ☐ £

Country

Income/assets generating funds ☐ £

Country

Other: please specify ☐

£

Country

Payments Details

When is the first payment expected into the Account?

D D M M Y Y Y Y

Will there be any further payments?

Yes ☐No ☐

Estimated withdrawal value £ (per year)

Approximately how many credit and debit transactions are expected on this account over the next 12 months?

Do you have a nominee shareholding arrangement in place?

Yes ☐No ☐If Yes, by ticking this box you confirm that you have provided an explanation for the nominee shareholding arrangement ☐

1 Tell us your Trust details (continued)

Applicant(s) to complete

Mandatory section for completion by Financial Institutions (FI) only

If you have registered as an FI or as a Sponsored Entity please provide your Global Intermediary Identification Number (GIIN)

						-					-			-			
--	--	--	--	--	--	---	--	--	--	--	---	--	--	---	--	--	--

If you are a Sponsored closely held Investment Vehicle please provide the GIN of the sponsoring entity

						-					-			-		
--	--	--	--	--	--	---	--	--	--	--	---	--	--	---	--	--

Name of sponsor

--

If unable to provide a GIIN, please tick the reason why your organisation does not have a GIIN;

- ☐ The Entity has applied, or is going to apply, for a GIIN (but has not yet received it)
- ☐ The Entity is an 'Exempt Beneficial Owner' (e.g. certain International Organisations)
- ☐ The Entity is or intends to be an 'Owner-documented FI' with Cater Allen Private Bank
- ☐ The Entity is a 'Certified or otherwise Deemed Compliant FI' (e.g. UK registered charity)
- ☐ Other reason (Please specify)

--

2 Professional Advisers details

Applicant(s) to complete

When you opened this Account were you introduced by a Professional Adviser?

Yes ☐ No ☐ If '**No**' move to Section 3

If **'Yes'**, are they still your Professional Adviser?

Yes ☐ No ☐ If 'Yes' move to Section 3

If **'No'**, do you have a new Professional Adviser?

Yes ☐ No ☐ If '**No**' move to Section 3

If **'Yes'**, please give us their details opposite.

Contact name

[illegible]

Name of company

[illegible]

Address

--

--

Postcode

Country

Telephone

Telephone

Email

Details of first person

If you are an existing Cater Allen customer please provide your account number

Non-Corporate Trustee ☐

Non-Corporate Settlor ☐

Beneficial Owner ☐

Non-Corporate
Authorised Signatory ☐

Mr ☐

Mrs ☐

Ms ☐

Miss ☐

Other ☐

If 'Other' please state

Please tell us your ownership rights percentage: %

Please tell us your voting rights percentage: %

Forename(s) If you aren't able to complete your full name in the space provided please do this in the 'Additional Information' section.

Middle Name

Surname

If applicable, please provide your maiden name

Do you have an alias you are, or have been, formally known by?
Please provide up to five

Date of birth

Male ☐

Female ☐

Occupation

Nationality

Do you have dual nationality?

Yes ☐

No ☐

If 'Yes' please specify which countries

Current residential address. For registered and correspondence addresses only UK and BFPO addresses are acceptable. **C/O and PO Box addresses are not acceptable.**

How long have you been at your current residential address?

Years Months

Telephone

Mobile

Email

Previous residential address if less than three years at address already provided. If more than one address, please provide details of all other addresses on a separate sheet.

How long did you live at this address?

Years Months

Country of birth

Country of Fiscal residence (i.e. the country in which you are currently resident and employed)

Tax Identification Number for Country of Fiscal Residence (if not UK)

Do you make a tax contribution in any other country due to residence or citizenship?

Yes ☐ No ☐

If yes, please specify the countries to which you make tax contributions and provide your corresponding TIN (Tax Identification Number). Please provide details for up to five additional countries in the Additional Information section of this form.

What is the purpose of this account related to: (tick to confirm)

Inheritance	<input type="checkbox"/>	Property	<input type="checkbox"/>
Charity	<input type="checkbox"/>	Education	<input type="checkbox"/>
Business assets	<input type="checkbox"/>	Children's trust fund	<input type="checkbox"/>
Tax planning	<input type="checkbox"/>	Insurance	<input type="checkbox"/>
Settlement	<input type="checkbox"/>	Living expenses	<input type="checkbox"/>

If 'Other', please state

If you are a Beneficial Owner or Settlor and **are not** an Authorised Signatory then please sign the following statement.

I agree that I have read the Data Protection Statement, in section 6 of this Renewal Mandate, and agree that you can use my information as stated in the statement.

Full name

Signature

Details of second person

If you are an existing Cater Allen customer please provide your account number

Non-Corporate Trustee ☐

Non-Corporate Settlor ☐

Beneficial Owner ☐

Non-Corporate
Authorised Signatory ☐

Mr ☐

Mrs ☐

Ms ☐

Miss ☐

Other ☐

If 'Other' please state

Please tell us your ownership rights percentage: %

Please tell us your voting rights percentage: %

Forename(s) If you aren't able to complete your full name in the space provided please do this in the 'Additional Information' section.

Middle Name

Surname

If applicable, please provide your maiden name

Do you have an alias you are, or have been, formally known by?
Please provide up to five

Date of birth

Male ☐

Female ☐

Occupation

Nationality

Do you have dual nationality?

Yes ☐

No ☐

If 'Yes' please specify which countries

Current residential address. For registered and correspondence addresses only UK and BFPO addresses are acceptable. **C/O and PO Box addresses are not acceptable.**

How long have you been at your current residential address?

Years

Months

Telephone

Mobile

Email

Previous residential address if less than three years at address already provided. If more than one address, please provide details of all other addresses on a separate sheet.

How long did you live at this address?

Years

Months

Country of birth

Country of Fiscal residence (i.e. the country in which you are currently resident and employed)

Tax Identification Number for Country of Fiscal Residence (if not UK)

Do you make a tax contribution in any other country due to residence or citizenship?

Yes ☐

No ☐

If yes, please specify the countries to which you make tax contributions and provide your corresponding TIN (Tax Identification Number). Please provide details for up to five additional countries in the Additional Information section of this form.

What is the purpose of this account related to: (tick to confirm)

Inheritance ☐

Property ☐

Charity ☐

Education ☐

Business assets ☐

Children's trust fund ☐

Tax planning ☐

Insurance ☐

Settlement ☐

Living expenses ☐

If 'Other', please state

If you are a Beneficial Owner or Settlor and **are not** an Authorised Signatory then please sign the following statement.

I agree that I have read the Data Protection Statement, in section 6 of this Renewal Mandate, and agree that you can use my information as stated in the statement.

Full name

Signature

Details of third person

If you are an existing Cater Allen customer please provide your account number

Non-Corporate Trustee ☐

Non-Corporate Settlor ☐

Beneficial Owner ☐

Non-Corporate
Authorised Signatory ☐

Mr ☐

Mrs ☐

Ms ☐

Miss ☐

Other ☐

If 'Other' please state

Please tell us your ownership rights percentage: %

Please tell us your voting rights percentage: %

Forename(s) If you aren't able to complete your full name in the space provided please do this in the 'Additional Information' section.

Middle Name

Surname

If applicable, please provide your maiden name

Do you have an alias you are, or have been, formally known by?
Please provide up to five

Date of birth

Male ☐

Female ☐

Occupation

Nationality

Do you have dual nationality?

Yes ☐

No ☐

If 'Yes' please specify which countries

Current residential address. For registered and correspondence addresses only UK and BFPO addresses are acceptable. **C/O and PO Box addresses are not acceptable.**

How long have you been at your current residential address?

Years

Months

Telephone

Mobile

Email

Previous residential address if less than three years at address already provided. If more than one address, please provide details of all other addresses on a separate sheet.

How long did you live at this address?

Years

Months

Country of birth

Country of Fiscal residence (i.e. the country in which you are currently resident and employed)

Tax Identification Number for Country of Fiscal Residence (if not UK)

Do you make a tax contribution in any other country due to residence or citizenship?

Yes ☐

No ☐

If yes, please specify the countries to which you make tax contributions and provide your corresponding TIN (Tax Identification Number). Please provide details for up to five additional countries in the Additional Information section of this form.

What is the purpose of this account related to: (tick to confirm)

Inheritance ☐

Property ☐

Charity ☐

Education ☐

Business assets ☐

Children's trust fund ☐

Tax planning ☐

Insurance ☐

Settlement ☐

Living expenses ☐

If 'Other', please state

If you are a Beneficial Owner or Settlor and **are not** an Authorised Signatory then please sign the following statement.

I agree that I have read the Data Protection Statement, in section 6 of this Renewal Mandate, and agree that you can use my information as stated in the statement.

Full name

Signature

Details of fourth person

If you are an existing Cater Allen customer please provide your account number

Non-Corporate Trustee ☐

Non-Corporate Settlor ☐

Beneficial Owner ☐

Non-Corporate
Authorised Signatory ☐

Mr ☐

Mrs ☐

Ms ☐

Miss ☐

Other ☐

If 'Other' please state

Please tell us your ownership rights percentage: %

Please tell us your voting rights percentage: %

Forename(s) If you aren't able to complete your full name in the space provided please do this in the 'Additional Information' section.

Middle Name

Surname

If applicable, please provide your maiden name

Do you have an alias you are, or have been, formally known by?
Please provide up to five

Date of birth

Male ☐

Female ☐

Occupation

Nationality

Do you have dual nationality?

Yes ☐

No ☐

If 'Yes' please specify which countries

Current residential address. For registered and correspondence addresses only UK and BFPO addresses are acceptable. **C/O and PO Box addresses are not acceptable.**

How long have you been at your current residential address?

Years

Months

Telephone

Mobile

Email

Previous residential address if less than three years at address already provided. If more than one address, please provide details of all other addresses on a separate sheet.

How long did you live at this address?

Years

Months

Country of birth

Country of Fiscal residence (i.e. the country in which you are currently resident and employed)

Tax Identification Number for Country of Fiscal Residence (if not UK)

Do you make a tax contribution in any other country due to residence or citizenship?

Yes ☐

No ☐

If yes, please specify the countries to which you make tax contributions and provide your corresponding TIN (Tax Identification Number). Please provide details for up to five additional countries in the Additional Information section of this form.

What is the purpose of this account related to: (tick to confirm)

Inheritance ☐

Property ☐

Charity ☐

Education ☐

Business assets ☐

Children's trust fund ☐

Tax planning ☐

Insurance ☐

Settlement ☐

Living expenses ☐

If 'Other', please state

If you are a Beneficial Owner or Settlor and **are not** an Authorised Signatory then please sign the following statement.

I agree that I have read the Data Protection Statement, in section 6 of this Renewal Mandate, and agree that you can use my information as stated in the statement.

Full name

Signature

4 Confirmation of Verification of Identity (CVIC)

FCA Authorised and Regulated Financial Adviser to complete

This section should only be completed by FCA authorised and regulated Financial Advisers – if you do not have an FCA authorised and regulated Financial Adviser, please proceed to section 5.

If you are an FCA authorised and regulated Financial Adviser who has fully verified the identities of your client(s) as listed in section 3 of this form, please read and confirm the following details by completing and signing this section.

Full name of introducing firm

FCA reference number

First applicant

Full name (including any middle names)

Current residential address

Date of birth

Postcode

Country

Second applicant

Full name (including any middle names)

Current residential address

Date of birth

Postcode

Country

Third applicant

Full name (including any middle names)

Current residential address

Date of birth

Postcode

Country

Fourth applicant

Full name (including any middle names)

Current residential address

Date of birth

Postcode

Country

Confirmation

I/We confirm that:

- (a) the information provided in this section was obtained by me/us in relation to the customer;
- (b) the evidence I/we have obtained to verify the identity of the customer(s) (tick only one):

Meets the standard evidence set out within the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group ('JMLSG'); or ☐

Exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation) ☐

- (c) where identity has been verified by an electronic identification service, we have met the client face to face.

FCA Authorised and Regulated Financial Adviser's Signature

Name

Position

Date

I/We being all the Trustees of

(Please insert the full name of the Account)

wish to amend and renew the Mandate to operate my/our Trust Account ('the Account') with Cater Allen Private Bank ('the Bank') in accordance with the published Terms and Conditions, which I/we acknowledge having received and to which I/we agree to be bound and any subsequent amendments which Cater Allen Private Bank may inform us of from time to time and in accordance with the Mandate below.

I/We hereby request and authorise the Bank to:

- honour and comply with all cheques drawn on behalf of the Trust and to debit such cheques to the Account
- honour and comply with all instructions for withdrawal whether given in writing or by telephone from the Account believed to be genuine, in each case so long as the Account is in credit and will not become overdrawn in consequence of such withdrawal; and
- collect for the credit of the Account all instructions endorsed by the Authorised Signatories.

Provided that such cheques, instructions or endorsements are signed by our Authorised Signatories as detailed below (please complete and tick the appropriate boxes):

You can choose the number of signatories you wish to have on your account. Please tick only ONE of the boxes below.

Total number of Authorised Signatories to be held on this account

(Please write only one number in this box):

You can choose the number of signatories required to authorise any single transaction. Please tick any one of the boxes below:

☐

any one signature

☐

any two signatures

☐

more than two signatures, please specify how many

The instructions of the signatories appearing in section 7, when appearing in accordance with the current Mandate to operate this Account, will be honoured whether the Account is in credit or debit.

I/We authorise the bank to make enquiries and take up references it considers appropriate in connection with this application form, and this authorisation is to remain effective until the Bank receives our written confirmation to the contrary.

I/We understand that the Bank accepts no liability whatsoever in respect of any losses which we may suffer as a result of any fraud, negligent misuse of the banking services, including telephone banking, unless such loss occurs as a result of fraud or negligence on the part of the Bank or its employees or agents.

I/We authorise the Bank to disclose details of my/our Account and my/our transactions to my/our Professional Adviser as named in this application form, or their successors in title (unless advised to the contrary) even where they have not been designated as an Authorised Signatory on the Account. I/We acknowledge that my/our Professional Adviser may receive commission in respect of this Account.

Revocation of the Trust

I/We will notify the bank as soon as possible by written confirmation of any particular or full revocation of the trust.

I/We authorise the Bank to act on any instructions given by an Authorised Signatory in relation to an Account and treat these instructions as though received from the Account Holder. I/We acknowledge that the Bank has no contractual relationship with an Authorised Signatory and I/We will be solely liable for the actions or transactions made by an Authorised Signatory on an Account.

You (the trustees) are responsible for providing valid identification documentation in relation to any named beneficiary or any beneficiary that is to be paid from a Trust Account. You must supply approved forms of identity (proof of identity and proof of address) for the beneficiary, as set out in Cater Allen's Customer Identification Requirements document. You must then notify us that you intend to make a payment to that beneficiary.

Failure to provide valid identification documentation for the beneficiary, or to notify us of the payment, may lead to the payment being refused.

You are responsible for providing us with valid identification for any beneficiary that is to be paid from a Trust Account and/or any beneficiary exercising its vested rights in the trust and you must supply us with one of the approved forms of identity set out on the Customer Identification Requirements document.

Failure to appropriately identify the beneficiary may lead to the payment being refused.

Changes to Signatories

The Bank will not accept changes in Authorised Signatories unless detailed on our appropriate Renewal Mandate form.

Closure of Account

The Bank will not accept notification of closure of this Account unless it is authorised by the correct signatories as detailed on the valid Mandate that is in existence at that point in time.

Introduction

Personal data is data which by itself or with other data available to you can be used to identify me or a named applicant. You are Cater Allen Private Bank, the data controller. This data protection statement sets out how you'll use personal data. I can contact your Data Protection Officer (DPO) at 201 Grafton Gate East, Milton Keynes, MK9 1AN if I have any questions.

Where there are two or more people named on this form or this form is being submitted on behalf of a person by a Professional Adviser, this data protection statement applies to each person separately.

The types of personal data you collect and use

Whether or not I become a customer, you'll use my personal data for the reasons set out below and if I become a customer you'll use it to manage the account, policy or service applied for. You'll collect most of this **directly** during the application journey either from me or from my Professional Adviser if I have one. The sources of personal data collected **indirectly** are mentioned in this statement. The personal data you use about me as a personal or business customer (if I am one) may include:

- Full name and personal details including contact information (e.g. home and/or business address and address history, email address, home, business and mobile telephone numbers);
- Date of birth and/or age (e.g. to make sure that I'm eligible to apply);
- Financial details (e.g. salary and details of other income, and details of accounts held with other providers);
- Records of products and services I've obtained or applied for, how I use them and the relevant technology used to access or manage them (e.g. mobile phone location data, IP address, MAC address);
- Biometric data (e.g. fingerprints and voice recordings for TouchID and voice recognition);
- Information from credit reference or fraud prevention agencies, electoral roll, court records of debt judgements and bankruptcies and other publicly available sources as well as information on any financial associates I may have;
- Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants I have);
- Education and employment details/employment status for credit and fraud prevention purposes; and
- Personal data about other named applicants. I must have their authority to provide their personal data to you and to share this data protection statement with them beforehand together with details of what I've agreed on their behalf.

Providing my personal data

You'll tell me if providing some personal data is optional, including if you ask for my consent to process it. In all other cases I must provide my personal data so you can process my application.

Monitoring of communications

Subject to applicable laws, you'll monitor and record my calls, emails, text messages, social media messages and other communications in relation to my dealings with you. You'll do this for regulatory compliance, self-regulatory practices, crime prevention and detection, to protect the security of your communications systems and procedures, to check for obscene or profane content, for quality control and staff training, and when you need to see a record of what's been said. You may also monitor activities on my account where necessary for these reasons and this is justified by your legitimate interests or your legal obligations.

Using my personal data: the legal basis and purposes

You'll process my personal data:

1. As necessary **to perform your contract with me** for the relevant account, policy or service:
 - a) To take steps at my request prior to entering into it;
 - b) To decide whether to enter into it;
 - c) To manage and perform that contract;
 - d) To update your records; and
 - e) To trace my whereabouts to contact me about my account and

recovering debt.

2. As necessary **for your own legitimate interests** or those of other persons and organisations, e.g.:
 - a) For good governance, accounting, and managing and auditing your business operations;
 - b) To search at credit reference agencies at my home and/or business address (if I am a business customer) if I'm over 18 and apply for credit;
 - c) To monitor emails, calls, other communications, and activities on my account;
 - d) For market research, analysis and developing statistics; and
 - e) To send me marketing communications, including automated decision making relating to this.
3. As necessary **to comply with a legal obligation**, e.g.:
 - a) When I exercise my rights under data protection law and make requests;
 - b) For compliance with legal and regulatory requirements and related disclosures;
 - c) For establishment and defence of legal rights;
 - d) For activities relating to the prevention, detection and investigation of crime;
 - e) To verify my identity, make credit, fraud prevention and anti-money laundering checks; and
 - f) To monitor emails, calls, other communications, and activities on my account.
4. Based on **my consent**, e.g.:
 - a) When I request you to disclose my personal data to other people or organisations such as a company handling a claim on my behalf, or otherwise agree to disclosures;
 - b) When you process any special categories of personal data about me at my request (e.g. my racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning my health, sex life or sexual orientation); and
 - c) To send me marketing communications where you've asked for my consent to do so.

I'm free at any time to change my mind and withdraw my consent. The consequence might be that you can't do certain things for me.

Sharing of my personal data

Subject to applicable data protection law you may share my personal data with:

- The Santander group of companies* and associated companies in which you have shareholdings;
- Sub-contractors and other persons who help you provide your products and services;
- Companies and other persons providing services to you;
- Your legal and other professional advisors, including your auditors;
- Fraud prevention agencies, credit reference agencies, and debt collection agencies when you open my account and periodically during my account or service management;
- Other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears;
- Government bodies and agencies in the UK and overseas (e.g. HMRC who may in turn share it with relevant overseas tax authorities and with regulators e.g. the Prudential Regulation Authority, the Financial Conduct Authority, the Information Commissioner's Office);
- Courts, to comply with legal requirements, and for the administration of justice;
- In an emergency or to otherwise protect my vital interests;
- To protect the security or integrity of your business operations;

- To other parties connected with my account e.g. guarantors and other people named on the application including joint account holders who will see my transactions;
- When you restructure or sell your business or its assets or have a merger or re-organisation;
- Market research organisations who help to improve your products or services;
- Payment systems (e.g. Visa or MasterCard), if you issue cards linked to my account, who may transfer my personal data to others as necessary to operate my account and for regulatory purposes, to process transactions, resolve disputes and for statistical purposes, including sending my personal data overseas; and
- Anyone else where you have my consent or as required by law.

International transfers

My personal data may be transferred outside the UK and the European Economic Area. While some countries have adequate protections for personal data under applicable laws, in other countries steps will be necessary to ensure appropriate safeguards apply to it. These include imposing contractual obligations of adequacy or requiring the recipient to subscribe or be certified with an 'international framework' of protection. Further details can be found in the 'Using My Personal Data' booklet.

Identity verification and fraud prevention checks

The personal data you've collected from me at application or at any stage will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify my identity. If fraud is detected, I could be refused certain services, finance or employment in future. You may also search and use your internal records for these purposes. Further details on how my personal data will be used by you and these fraud prevention agencies, and my data protection rights, can be found in the 'Using My Personal Data' booklet.

Credit reference checks (this isn't relevant if you're applying for a savings account)

If I've applied for a credit product then in order to process my application, you'll perform credit and identity checks on me at my home and/or business address (if I am a business customer) with one or more credit reference agencies. To do this you'll supply my personal data to the credit reference agencies and they'll give you information about me. When you carry out a search at the credit reference agencies they'll place a footprint on my credit file. A credit search may either be: a) a quotation search where a soft footprint is left. This has no effect on my credit score, and lenders are unable to see this; or b) a hard footprint where I've agreed/requested Cater Allen to proceed with my application for credit. This footprint will be viewable by other lenders and may affect my ability to get credit elsewhere. You'll also continue to exchange information about me with credit reference agencies while I have a relationship with you. The credit reference agencies may in turn share my personal information with other organisations. If I am a business customer, the personal data shared with the credit reference agencies will relate to me and my business. Details about my application (whether or not it's successful) will be recorded and you'll give details of me, the business (where applicable) and my accounts and how I manage them to credit reference agencies. If I do not repay any debt in full or on time, they'll record the outstanding debt and supply this information to others performing similar checks, to trace my whereabouts and to recover debts that I owe. Records remain on file for 6 years after they are closed, whether settled by me or defaulted. A financial association link between joint applicants will be created at the credit reference agencies. This will link our financial records and be taken into account in all future applications by either or both of us until either of us apply for a notice of disassociation with the credit reference agencies.

The identities of the credit reference agencies, and the ways in which they use and share personal information is explained in more detail in the 'Using My Personal Data' booklet, or via the Credit Reference Agency Information Notice (CRAIN) document which can be accessed via any of the following links:

- experian.co.uk/crain
- equifax.co.uk/crain

My marketing preferences and related searches

You'll use my home address, phone numbers, and email address and social media (e.g. Facebook, Google and message facilities in other platforms) to contact me according to my preferences. I can change my preferences or unsubscribe at any time by contacting you. In the case of social media messages I can manage my social media preferences via that social media platform. If I'm over 18, you may search the files at

credit reference agencies before sending marketing communications to me about credit. The credit reference agencies don't record this particular search or show it to other lenders and it won't affect my credit rating. You do this as part of your responsible lending obligations which is within your legitimate interests.

From time to time you'd like to contact me about products, services and offers that may interest me or to get my opinion on how you are doing. I can choose to stop receiving information at any time by contacting you.

Applicant 1

The boxes I have ticked below indicate the channels **I WOULD NOT** like you to use to contact me, as explained in the Data Protection Statement in section 2 of this form:

- ☐ Email
- ☐ SMS
- ☐ Phone
- ☐ Post
- ☐ Market research, including customer satisfaction surveys
- ☐ **All of the above**

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

Applicant 2

The boxes I have ticked below indicate the channels **I WOULD NOT** like you to use to contact me, as explained in the Data Protection Statement in section 2 of this form:

- ☐ Email
- ☐ SMS
- ☐ Phone
- ☐ Post
- ☐ Market research, including customer satisfaction surveys
- ☐ **All of the above**

Applicant 3

The boxes I have ticked below indicate the channels **I WOULD NOT** like you to use to contact me, as explained in the Data Protection Statement in section 2 of this form:

- ☐ Email
- ☐ SMS
- ☐ Phone
- ☐ Post
- ☐ Market research, including customer satisfaction surveys
- ☐ **All of the above**

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

Applicant 4

The boxes I have ticked below indicate the channels **I WOULD NOT** like you to use to contact me, as explained in the Data Protection Statement in section 2 of this form:

- ☐ Email
- ☐ SMS
- ☐ Phone
- ☐ Post
- ☐ Market research, including customer satisfaction surveys
- ☐ **All of the above**

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

Using automated decision making to make decisions about me

You may automatically process my personal information, without human intervention, to evaluate certain personal aspects about me (known as profiling). In particular, you may analyse or predict (among other things) my economic situation, personal preferences, interests or behaviour. This could mean that automated decisions are made about me using my personal information. For example, you might analyse certain customer demographics, account holdings and account behaviours (such as Direct Debits I have set up on my accounts including those which identify accounts and products such as credit cards and store cards which I hold with other providers/elsewhere) and look at details of transactions relevant to my accounts. You may also analyse events such as the maturity dates of my accounts and opening anniversaries. In some instances you'll use automated processing and decision making, where relevant, to decide which of your other products or services might be suitable for me. You'll also conduct behavioural scoring, including by looking at the accounts and products I already have with you and how they are being used, such as account turnover, arrears and other indications of financial difficulties. Where searches are carried out against publicly available data sources and credit reference agencies, these searches may appear on my credit report, but they will not affect my ability to get credit.

I may have a right to certain information about how you make these decisions. I may also have a right to request human intervention and to challenge the decision.

I may withdraw my consent at any time. Further details can be found in the 'Using My Personal Data' booklet.

Other information about me as a business customer (if I am one)

You may also hold all the information I give to you (i.e. name, address, date of birth, nationality) in order to undertake periodic due diligence checks which banks are required to undertake to comply with UK legislation.

Criteria used to determine retention periods (whether or not I become a customer)

The following criteria are used to determine data retention periods for my personal data:

- **Retention in case of queries.** You'll retain my personal data as long as necessary to deal with my queries (e.g. if my application is unsuccessful);
- **Retention in case of claims.** You'll retain my personal data for as long as I might legally bring claims against you; and
- **Retention in accordance with legal and regulatory requirements.** You'll retain my personal data after my account has been closed or has otherwise come to an end based on your legal and regulatory requirements.

My rights under applicable data protection law

My rights are as follows (noting that these rights don't apply in all circumstances and that data portability is only relevant from May 2018):

- The **right to be informed** about your processing of my personal data;
- The right to have my personal data **corrected if it's inaccurate** and to have **incomplete personal data completed**;
- The right **to object** to processing of my personal data;
- The right **to restrict processing** of my personal data;
- The right **to have my personal data erased** (the 'right to be forgotten');
- The right to **request access** to my personal data and information about how you process it;
- The right to **move, copy or transfer my personal data** ('data portability'); and
- Rights in relation to **automated decision making** including profiling.

I have the right to complain to the Information Commissioner's Office. It has enforcement powers and can investigate compliance with data protection law: ico.org.uk.

For more details on all the above I can contact your DPO or request the 'Using My Personal Data' booklet by calling **0800 092 3300** or I can view it online at caterallen.co.uk.

Data anonymisation and aggregation

My personal data may be converted into statistical or aggregated data, which can't be used to identify me. You may share and sell such anonymised data including in an aggregated format, within and outside of the Santander group of companies, for statistical analysis, research and other business purposes. For example, sharing information about general spending trends in the UK to assist in research. The law says this is not considered to be personal information after it has been anonymised and/or aggregated.

***Group companies**

For more information on the Santander group companies, please see the 'Using My Personal Data' booklet.

Any individual who wishes to be able to view and/or transact on this account must be identified as an Authorised Signatory. If an individual is not identified as an Authorised Signatory then we will not accept their signature as authorisation to carry out a transaction.

Authorised Signatories on the Account

All Authorised Signatories who are required on the account, please read the following statements and confirm your acceptance by signing the signature box(es):

The following Signatories are authorised to operate this account ("The Account") with Cater Allen Private Bank ("The Bank").

By signing this application form I/we agree that:

- I/We have read the Declaration and Mandate and Data Protection Statement and:
 - agree that you can use our information as stated in the Data Protection Statement;
 - where applicable, further undertake that I/We will immediately provide a copy of the Data Protection Statement to all persons in respect of whom I/We are providing information including personal data or in the alternative I/We hereby represent and warrant that we have the complete and valid authority of such persons to provide such information
- I/We have received and accept the Terms and Conditions of this Account (or those Accounts applied for)
- I/We hereby certify that the information provided in this application form is, to the best of our knowledge and belief, accurate and complete in all respects

For Corporate Trustees who will be signing on this Account, we will require a list of authorised signatories on company letterhead, and at least one signatory from that list must sign in this section. Named beneficiaries are not required to sign unless they are a Trustee and/or Authorised Signatory.

First signatory

Full name

Position

Are you a:

Corporate signatory

☐

Non-Corporate signatory

☐

Signature

Date

Second signatory

Full name

Position

Are you a:

Corporate signatory

☐

Non-Corporate signatory

☐

Signature

Date

Third signatory

Full name

Position

Are you a:

Corporate signatory

☐

Non-Corporate signatory

☐

Signature

Date

Fourth signatory

Full name

Position

Are you a:

Corporate signatory

☐

Non-Corporate signatory

☐

Signature

Date

By signing this Application Form we agree that:

- | First signature | | | | Second signature | | | |
|---|--|---|--|---|--|---|--|
| Full name | | | | Full name | | | |
| <input type="text"/> | | | | <input type="text"/> | | | |
| <input type="text"/> | | | | <input type="text"/> | | | |
| Position | | | | Position | | | |
| <input type="text" value="TRUSTEE"/> | | | | <input type="text" value="TRUSTEE"/> | | | |
| Are you a: | | | | Are you a: | | | |
| Corporate Trustee | | <input type="checkbox"/> | | Non-Corporate Trustee | | <input type="checkbox"/> | |
| Settlor | | <input type="checkbox"/> | | Settlor | | <input type="checkbox"/> | |
| Signature | | | | Signature | | | |
| <input type="text"/> | | | | <input type="text"/> | | | |
| Date | | | | Date | | | |
| <input type="text" value="D"/> <input type="text" value="D"/> | | <input type="text" value="M"/> <input type="text" value="M"/> | | <input type="text" value="Y"/> <input type="text" value="Y"/> | | <input type="text" value="Y"/> <input type="text" value="Y"/> | |
| Third signature | | | | Fourth signature | | | |
| Full name | | | | Full name | | | |
| <input type="text"/> | | | | <input type="text"/> | | | |
| <input type="text"/> | | | | <input type="text"/> | | | |
| Position | | | | Position | | | |
| <input type="text" value="TRUSTEE"/> | | | | <input type="text" value="TRUSTEE"/> | | | |
| Are you a: | | | | Are you a: | | | |
| Corporate Trustee | | <input type="checkbox"/> | | Non-Corporate Trustee | | <input type="checkbox"/> | |
| Settlor | | <input type="checkbox"/> | | Settlor | | <input type="checkbox"/> | |
| Signature | | | | Signature | | | |
| <input type="text"/> | | | | <input type="text"/> | | | |
| Date | | | | Date | | | |
| <input type="text" value="D"/> <input type="text" value="D"/> | | <input type="text" value="M"/> <input type="text" value="M"/> | | <input type="text" value="Y"/> <input type="text" value="Y"/> | | <input type="text" value="Y"/> <input type="text" value="Y"/> | |

Please use this section to provide your full name or further details of your organisation's business activities; or any other additional information relevant to your application.

Additional TIN information**First person**

Country

TIN

Country

TIN

Second person

Country

TIN

Country

TIN

Additional TIN information**Third person**

Country

TIN

Country

TIN

Fourth person

Country

TIN

Country

TIN

Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print, Braille and Audio CD. If you would like to register to receive correspondence in an alternative format please contact us on 0800 092 3300. For the hard of hearing and/or speech impaired please use the Text Relay service. Further details can be found at <http://ngts.org.uk/>

Cater Allen Private Bank is the name used for banking services provided by Cater Allen Limited. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN. Registered in England and Wales number 383032. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Our Financial Services Register number is 178737. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register. Cater Allen Limited is part of the Santander group. Cater Allen and the flame logo are registered trademarks. Calls may be recorded or monitored. Telephone 0800 092 3300. www.caterallen.co.uk